

UNITED STATES BANKRUPTCY COURT
DISTRICT OF
DIVISION

In re:	§	
	§	
Chavarria, Mary K.	§	Case No. 10-40825
	§	
Debtor(s)	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter of the United States Bankruptcy Code was filed on . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Payments made under an interim
disbursement
Administrative expenses
Bank service fees
Other payments to creditors
Non-estate funds paid to 3rd Parties
Exemptions paid to the debtor
Other payments to the debtor

Leaving a balance on hand of¹ \$

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was _____ and the deadline for filing governmental claims was _____. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ _____. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ _____ as interim compensation and now requests a sum of \$ _____, for a total compensation of \$ _____². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ _____, and now requests reimbursement for expenses of \$ _____, for total expenses of \$ _____².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: _____ By: /s/Michelle H. Chow, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 1
Exhibit A

Case No: 10-40825 BTR Judge: BRENDA T. RHOADES
Case Name: Chavarria, Mary K.

Trustee Name: Michelle H. Chow, Trustee
Date Filed (f) or Converted (c): 03/12/10 (f)
341(a) Meeting Date: 04/09/10
Claims Bar Date: 06/27/11

For Period Ending: 02/28/12

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 503 S. Grove Road, Richardson, Texas Woodhaven 2, Lien of \$74,898 listed; equity of \$90,202.00. Debtor selects TEXAS PROPERTY CODE EXEMPTIONS	165,100.00	0.00	DA	0.00	FA
2. 267 McGraw Lane, Sherman, Texas G-0064 Bailey Winif Per Debtor's description: "267 McGraw Lane, Sherman, Texas G-0064 Bailey Winifred A-G0064, Acres 11.4 FMV = \$53,265.00" Lien of \$10,120 listed. This asset to be investigated. Trustee/trustee attorney and Debtor meeting scheduled 04/14/11 to discuss this asset further.	31,692.00	4,880.00		6,839.23	FA
3. Itemized Bank balances Various bank accounts with the following balances listed on schedules: 402.58 222.33 13.60 100.33 9.64 5.06 Trustee abandons these amounts.	753.54	0.00	DA	0.00	FA
4. Itemized household goods	2,039.00	0.00	DA	0.00	FA
5. Itemized books, collectibles, deocratives	210.00	0.00	DA	0.00	FA
6. Clothing - misc.	100.00	0.00	DA	0.00	FA
7. Itemized Jewelry	1,200.00	0.00	DA	0.00	FA
8. Camera	50.00	0.00	DA	0.00	FA
9. Itemized Insurance Policies	11,780.82	0.00	DA	0.00	FA
10. Teacher Retirement System of Texas retirement acco	0.00	0.00	DA	0.00	FA
11. OppenheimerFunds 403b account Acc#xxxxxxxx00200	29,199.81	0.00	DA	0.00	FA
12. 2003 Buick Regal VIN 2G4WB55K831272022	5,533.00	0.00	DA	0.00	FA
13. 2 mixed breed cats, Akita dog	0.00	0.00	DA	0.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.37	FA

TOTALS (Excluding Unknown Values)

\$247,658.17

\$4,880.00

\$6,839.60

Gross Value of Remaining Assets

\$0.00

(Total Dollar Amount in Column 6)

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 2
Exhibit A

Case No: 10-40825 BTR Judge: BRENDA T. RHOADES
Case Name: Chavarria, Mary K.

Trustee Name: Michelle H. Chow, Trustee
Date Filed (f) or Converted (c): 03/12/10 (f)
341(a) Meeting Date: 04/09/10
Claims Bar Date: 06/27/11

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

As of date TFR submitted to UST: 02/28/12: The one asset administered was the real property at 267 McGraw Lane in Sherman, Texas. Trustee hired counsel to determine if this house was indeed property of the estate and how to monetize. Trustee hired realtor and ultimately the property was sold.
General Counsel for Trustee: Mark Agee
Realtor for Trustee: CE Sebastian, Keller Williams Realty
Accountant for Trustee: Sheldon Levy

Initial Projected Date of Final Report (TFR): 12/31/15 Current Projected Date of Final Report (TFR): 12/31/15

/s/ Michelle H. Chow, Trustee

Date: 02/28/12

MICHELLE H. CHOW, TRUSTEE

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1
Exhibit B

Case No: 10-40825 -BTR
Case Name: Chavarria, Mary K.

Trustee Name: Michelle H. Chow, Trustee
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****3107 BofA - Money Market Account

Taxpayer ID No: *****0119
For Period Ending: 02/28/12

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
08/12/11	2	Capital Title of Texas, LLC 555 Republic Dr. Ste. 111 Plano TX 75074	BALANCE FORWARD Net proceeds, sale of real property		6,839.23		0.00 6,839.23
			Memo Amount: 20,000.00	1110-000			
			GROSS SALE PROCEEDS				
		CE SEBASTIAN	Memo Amount: (1,200.00)	3510-000			
			REALTOR PAID AT CLOSING				
		LIEN ON REAL PROPERTY	Memo Amount: (10,781.08)	4110-000			
			LIEN ON REAL PROPERTY				
			LIEN PAYOFF ON REAL PROPERTY SOLD				
		CLOSING COSTS ON REAL ESTATE	Memo Amount: (916.65)	2500-000			
			CLOSING COSTS ON REAL ESTATE SOLD				
			SELECT UTC CODE 2500				
			FOR CLOSING COSTS				
		TAXES -REAL ESTATE PAID AT CLOSING	Memo Amount: (263.04)	4800-000			
			TAXES PAID ON REAL ESTATE SOLD				
			SELECT 4700 FOR TAXES ON REAL ESTATE				
			PREPETITION				
08/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.03		6,839.26
09/30/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.06		6,839.32
10/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.06		6,839.38
10/31/11		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		8.71	6,830.67
11/30/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.06		6,830.73
11/30/11		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		8.42	6,822.31
12/30/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.06		6,822.37
12/30/11		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		8.41	6,813.96
01/31/12	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.06		6,814.02
01/31/12		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		8.94	6,805.08

Page Subtotals 6,839.56 34.48

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 2
Exhibit B

Case No: 10-40825 -BTR
Case Name: Chavarria, Mary K.

Trustee Name: Michelle H. Chow, Trustee
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****3107 BofA - Money Market Account

Taxpayer ID No: *****0119
For Period Ending: 02/28/12

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
02/23/12		Transfer to Acct #*****9230	Xfer admin fees	9999-000		4,408.08	2,397.00
02/28/12	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.04		2,397.04
02/28/12		Transfer to Acct #*****9230	Final Posting Transfer	9999-000		2,397.04	0.00

Memo Allocation Receipts: 20,000.00
Memo Allocation Disbursements: 13,160.77

Memo Allocation Net: 6,839.23

COLUMN TOTALS 6,839.60 6,839.60 0.00
Less: Bank Transfers/CD's 0.00 6,805.12
Subtotal 6,839.60 34.48
Less: Payments to Debtors 0.00
Net 6,839.60 34.48

Page Subtotals 0.04 6,805.12

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 3
Exhibit B

Case No: 10-40825 -BTR
Case Name: Chavarria, Mary K.

Trustee Name: Michelle H. Chow, Trustee
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****9230 BofA - Checking Account

Taxpayer ID No: *****0119
For Period Ending: 02/28/12

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
02/23/12		Transfer from Acct #*****3107	BALANCE FORWARD	9999-000			0.00
02/23/12	001001	MARK IAN AGEE	Xfer admin fees	3110-000	4,408.08		4,408.08
		4115 N CENTRAL EXPRESSWAY	Per order 02/22/12			3,282.15	1,125.93
		DALLAS, TX 75204	Trustee attorney fees and expenses				
02/23/12	001002	MARK IAN AGEE	Per Order 02/22/12	3120-000		217.85	908.08
		4115 N CENTRAL EXPRESSWAY	Trustee attorney fees and expenses				
		DALLAS, TX 75204					
02/23/12	001003	SHELDON E LEVY, CPA	Per order 02/17/12	3410-000		850.00	58.08
		6320 SOUTHWEST BLVD SUITE 204	Trustee accountant fees and expenses				
		FORT WORTH, TX 76109					
02/23/12	001004	SHELDON E LEVY, CPA	Per Order 02/17/12	3420-000		58.08	0.00
		6320 SOUTHWEST BLVD SUITE 204	Trustee accountant fees and expenses				
		FORT WORTH, TX 76109					
02/28/12		Transfer from Acct #*****3107	Transfer In From MMA Account	9999-000	2,397.04		2,397.04

Memo Allocation Receipts: 0.00
Memo Allocation Disbursements: 0.00

Memo Allocation Net: 0.00

COLUMN TOTALS 6,805.12 4,408.08 2,397.04
Less: Bank Transfers/CD's 6,805.12 0.00
Subtotal 0.00 4,408.08
Less: Payments to Debtors 0.00
Net 0.00 4,408.08

Page Subtotals 6,805.12 4,408.08

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 4
Exhibit B

Case No: 10-40825 -BTR
Case Name: Chavarria, Mary K.

Trustee Name: Michelle H. Chow, Trustee
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****9243 BofA - Checking Account

Taxpayer ID No: *****0119
For Period Ending: 02/28/12

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00

Memo Allocation Receipts: 0.00
Memo Allocation Disbursements: 0.00
Memo Allocation Net: 0.00

COLUMN TOTALS 0.00 0.00 0.00
Less: Bank Transfers/CD's 0.00 0.00
Subtotal 0.00 0.00
Less: Payments to Debtors 0.00 0.00
Net 0.00 0.00

Total Allocation Receipts: 20,000.00
Total Allocation Disbursements: 13,160.77
Total Memo Allocation Net: 6,839.23

	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
TOTAL - ALL ACCOUNTS			
BofA - Money Market Account - *****3107	6,839.60	34.48	0.00
BofA - Checking Account - *****9230	0.00	4,408.08	2,397.04
BofA - Checking Account - *****9243	0.00	0.00	0.00
	6,839.60	4,442.56	2,397.04
(Excludes Account Transfers)		(Excludes Payments To Debtors)	Total Funds On Hand

I certify that the above banking transactions are true and correct.

/s/ Michelle H. Chow, Trustee
Trustee's Signature: _____ Date: 02/28/12
MICHELLE H. CHOW, TRUSTEE

Page Subtotals 0.00 0.00

EXHIBIT A
ANALYSIS OF CLAIMS REGISTER

Date: February 28, 2012

Case Number: 10-40825 Claim Number Sequence
 Debtor Name: Chavarria, Mary K.
 Claims Bar Date: 06/27/11

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
001 3510-00	CE SEBASTIAN KELLER WILLIAMS REALTY 12700 PRESTON ROAD SUITE 190 DALLAS, TX 75230	Administrative		\$1,200.00	\$1,200.00	\$0.00
050 4110-00	LIEN ON REAL PROPERTY	Secured		\$10,781.08	\$10,781.08	\$0.00
999 2500-00	CLOSING COSTS ON REAL ESTATE	Administrative		\$916.65	\$916.65	\$0.00
050 4800-00	TAXES - REAL ESTATE PAID AT CLOSING	Secured		\$263.04	\$263.04	\$0.00
001 3110-00	MARK IAN AGEE 4115 N CENTRAL EXPRESSWAY DALLAS, TX 75204	Administrative Per order 02/22/12		\$3,282.15	\$3,282.15	\$0.00
001 3120-00	MARK IAN AGEE 4115 N CENTRAL EXPRESSWAY DALLAS, TX 75204	Administrative Per order 02/22/12		\$217.85	\$217.85	\$0.00
001 3410-00	SHELDON E LEVY, CPA 6320 SOUTHWEST BLVD SUITE 204 FORT WORTH, TX 76109	Administrative Per order 02/17/12		\$850.00	\$850.00	\$0.00
001 3420-00	SHELDON E LEVY, CPA 6320 SOUTHWEST BLVD SUITE 204 FORT WORTH, TX 76109	Administrative Per order 02/17/12		\$58.08	\$58.08	\$0.00
000001 050 4110-00	RICHARDSON I.S.D. C/O PERDUE, BRANDON, FIELDER, ET AL P.O. BOX 13430 ARLINGTON, TX 76094-0430	Secured Order granted 10/24/11 #25 Disallow in entirety		\$1,590.02	\$0.00	\$1,590.02
000002 070 7100-00	American InfoSource LP as agent for Target PO Box 248866 Oklahoma City, OK 73124-8866	Unsecured Target		\$14,314.87	\$0.00	\$14,314.87
000003 070 7100-00	Chase Bank USA NA PO BOX 15145 Wilmington, DE 19850-5145	Unsecured x7779		\$12,849.85	\$0.00	\$12,849.85
000004 070 7100-00	Chase Bank USA NA PO BOX 15145 Wilmington, DE 19850-5145	Unsecured x0140		\$1,526.12	\$0.00	\$1,526.12
000005 070 7100-00	American Express Centurion Bank c o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	Unsecured x1009		\$1,466.10	\$0.00	\$1,466.10

Case Number:	10-40825	Claim Number Sequence
Debtor Name:	Chavarria, Mary K.	
Claims Bar Date:	06/27/11	

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000006 070 7100-00	American Express Centurion Bank c o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	Unsecured x2003		\$1,065.32	\$0.00	\$1,065.32
000007 070 7100-00	GE Money Bank c/o Recovery Management Systems Corporat 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605	Unsecured		\$2,286.08	\$0.00	\$2,286.08
000008 080 7200-00	FIA Card Services, NA/Bank of America by American InfoSource LP as its agent PO Box 248809 Oklahoma City, OK 73124-8809	Unsecured x4607		\$8,909.64	\$0.00	\$8,909.64
000009 080 7200-00	FIA Card Services, NA/Bank of America by American InfoSource LP as its agent PO Box 248809 Oklahoma City, OK 73124-8809	Unsecured xx7156 0222		\$639.90	\$0.00	\$639.90
Case Totals:				\$62,216.75	\$17,568.85	\$44,647.90

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 10-40825

Case Name: Chavarria, Mary K.

Trustee Name: Michelle H. Chow, Trustee

Balance on hand \$

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
	LIEN ON REAL PROPERTY	\$	\$	\$	\$
	TAXES - REAL ESTATE PAID AT CLOSING	\$	\$	\$	\$

Total to be paid to secured creditors \$

Remaining Balance \$

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Michelle H. Chow, Trustee	\$	\$	\$
Trustee Expenses: Michelle H. Chow, Trustee	\$	\$	\$
Attorney for Trustee Fees: MARK IAN AGEE	\$	\$	\$
Attorney for Trustee Expenses: MARK IAN AGEE	\$	\$	\$
Accountant for Trustee Fees: SHELDON E LEVY, CPA	\$	\$	\$
Accountant for Trustee Expenses: SHELDON E LEVY, CPA	\$	\$	\$

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Other: CE SEBASTIAN	\$	\$	\$
Other: CLOSING COSTS ON REAL ESTATE	\$	\$	\$

Total to be paid for chapter 7 administrative expenses \$ _____

Remaining Balance \$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ _____ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be _____ percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000002	American InfoSource LP as agent for	\$	\$	\$
000003	Chase Bank USA NA	\$	\$	\$
000004	Chase Bank USA NA	\$	\$	\$

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000005	American Express Centurion Bank	\$	\$	\$
000006	American Express Centurion Bank	\$	\$	\$
000007	GE Money Bank	\$	\$	\$

Total to be paid to timely general unsecured creditors \$ _____

Remaining Balance \$ _____

Tardily filed claims of general (unsecured) creditors totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be _____ percent.

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000008	FIA Card Services, NA/Bank of America	\$	\$	\$
000009	FIA Card Services, NA/Bank of America	\$	\$	\$

Total to be paid to tardy general unsecured creditors \$ _____

Remaining Balance \$ _____

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be _____ percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE